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(54) Telephone card with scratch-off panel

(57) A telephone card includes a randomly-generated account number protected by a scratch-off panel. The card is activated by the user telephoning a computer for validation and on-line payment.

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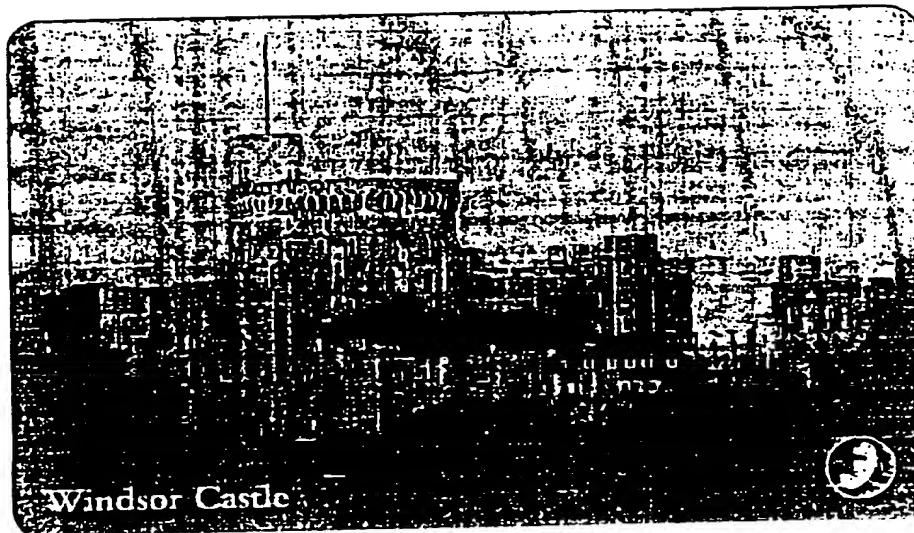


Figure 1

ACTIVATION
INSTRUCTIONS

REVERSE OF PHONECARD - NOT TO SCALE

Souvenir Activation Phonecards

- This phonecard may be bought *unactivated* as a gift or souvenir.
- On payment of the amount shown below, the purchaser of this Phonecard is entitled to make international calls to that value.
- *Activation* can be carried out when purchased or at a later time.
- Special rates apply for calls to the nation whose flag appears. The number after the flag shows the call minutes available.

£10 USA (Ten Pounds) (Inkjet here- 10 digits bold)

- To operate the service, telephone 0171 629 2346. When answered, enter account number above (remove scratch-off panel to reveal.)
- Dial in your international number. For next onward call, press #.
- For customer service, activation, top-up telephone 01711234567
- In a phone box, dial access number above, and press * button on answer. Use touch-tone phone only, some phoneboxes unsuitable.

NB: A local connection charge is payable when using this service.

Overhouse Marketing Ltd

Patent Applied for 1005

UNIQUE ACCOUNT
NUMBER OR PIN
COVERED BY A
SCRATCH PANEL.

Figure 2

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PHONECARD ACTIVATION

This invention relates to a new commercial application associated with the telecommunications product known as a remote-memory phonecard (or telephone card) which is credit-card sized, often made of plastic - or a similar material - and which is sold with "value" representing so many minutes of phonecall time.

Phonecards are products generally used in conjunction with phone boxes or call boxes and which are traditionally inserted into the slots within a phone box or "swiped" to enable the user to make one or more telephone calls. The phonecard itself provides the value for the phonecalls, and this value is monitored by the information provided to the callbox - and hence to the relevant Exchange. The information can be "read" by way of magnetic stripe (as with the traditional BT card) and more recently by way of more sophisticated techniques involving microchips imbedded in the phonecards - known as "smart cards". All such cards are provided with "value", contained as electronic information stored within the card, and, when sold, the purchaser is effectively buying "prepaid" phontime. Some call boxes also allow users to make calls on inserting or swiping their credit cards, such calls being debited directly to those credit cards, but credit cards are not technically phonecards in that they have other specific functions.

The type of phonecard to which this invention particularly applies is known as a remote memory phonecard which differs from the above in that the phonecard is neither inserted into or swiped through the phone box or call box. The remote memory phonecard operates by dint of a special Account Number or PIN (Personal Identity Number) published on the card, which when correctly entered via any telephone, will enable the caller to use the facilities to a certain value as offered by the service provider.

All phonecards are bought and stocked for the full value of the calls as displayed on the card. Wholesalers and retailers (and traders) cannot opt to buy a stock of phonecards for a nominal sum and decide when to put call value on to those cards i.e. they cannot choose to activate the cards at the time of purchase or later, or give purchasers the choice of purchasing a phonecard which is either activated or not.

According to the present invention there is provided on the reverse of certain remote memory phonecards a unique and randomly generated 10 digit account number covered by a scratch-off panel. There is also printed a special telephone number which connects to a bespoke on-line validation computer software programme. The combination of randomn account number and on-line validation service enables a phonecard to be remotely activated at a time to suit the purchaser.

A specific embodiment of the invention will now be described by way of example with reference to the accompanying drawings and documentation in which: -

Figure 1 shows the front of a phonecard in two dimensions.

Figure 2 shows the reverse of the same phonecard in two dimensions which can be activated at the discretion of the seller or the purchaser at any time.

Document 3 is an outline of the basic specification of the required "on-line" validation software programme which will allow activation of such phonecards.

Document 4 is the User Guide which is proposed to be available to purchasers of the phonecards which describes the special activation process and unique method of operation embodied with this special type of phonecard.

Referring to Figure 2, the reverse of the phonecard comprises operational text and information combined together with a scratch-off panel which conceals a randomly generated 10 digit account number which is unique to every card produced. Adjacent to the account number is a panel which contains details of the value of that card when activated and the number of international call minutes available to the country designated.

This special software programme described in Document 3 enables the caller to put value on the phonecard for call purposes at any time by providing details of the account number, the value, and suitable credit details for the appropriate credit to be transferred "on-line" to the card service provider.

Document 4 is a detailed User Guide available to the purchaser of each remote memory phonecard, which explains clearly and in some detail the method of operation and the various advantages of the particular phonecard service. Although not wholly relevant to the application, the paragraphs headed Activation, Account Number, and Topping Up refer specifically to the inventive aspects of the service.

In this example, payment of £10 will activate the card, and will enable the user to make 33 minutes of telephone calls from the UK to any standard number in the United States. This concept of remote activation can be applied to phonecards supplying a voice service from any country to any other country.

Document 3

PRIVATE & CONFIDENTIAL

- 1. System "answers" (C.I.I identification) and "requests" 10 digit Account No. - *"Welcome to the Phonecard Services Activation line. Please enter the Account Number"*

*(if starts with 2 = English Speaking
if starts with 3 = German Speaking
if starts with 4 = French Speaking
if starts with 5 = Japanese Speaking
if starts with 6 = Italian Speaking
if starts with 7 =
if starts with 8 = etc.)*

If OK, (all 10 digits received in 10 seconds starting with 2,3,4,5,6,7 or 8), then:

- 2. System "requests" value of card - *"Please enter the value of the card in £s"*

If OK (2 digits received, minimum 10, maximum 99), either

- 3. System "repeats" account no. and value - *"Thank you; the card no. is ----- and the value is -- pounds. Please press * for YES or # for NO"*

and if "*" / or

- 4. System "acknowledges" receipt - *"Thank you. Please hold"*
System searches database for correct percentage figure against acct no. and value
System carries out immediate "on-line" debit transaction with credit card account of Caller for fixed percentage of above card value; if authorised, updates database then delivers account number and value data to another host computer

- 5. System confirms activation - *"We confirm authorisation; thank you for using Phonecard Services Ltd"*
- 6. System terminates call.

If NOT OK (<10> digits received in 10 seconds, or commence with 0,1 or 9)

- 2(a) System "requests" user to re-try - *"The account number must be 10 digits and you need a tone-dial telephone. Please try again"* >2 attempts, then terminated.

if NOT OK (number <10>99, more than two digits, >5 seconds)

- 3(a) System "requests" user to retry - *"The value must be between £10 and £99. Please try again"* >2 further attempts, call terminated.

If #

- 4(a) System "requests" user to re-try - *"Please re-enter the account number"*
then if OK, to 3. If not OK, then: *"This account no. appears to be incorrect. Please telephone 0181 xxxxxxxx for assistance"*. Then System terminates call.

If debit transaction denied

- 5(a) System "reports" to user - *"We regret that we are unable to activate this card at this time. Please telephone 0181-xxxxxxx for assistance"* Call then terminated.

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Document 4

Souvenir or Gift

Each phonecard is specially made and printed in the UK and the front shows a picture of a famous national tourist attraction. At the time of printing, there are 20 different pictures in the Souvenir Range. Each card is credit-card sized to fit neatly into a wallet or handbag, is a perfect souvenir or gift, and is printed in the appropriate language.

Languages and Nationalities

This range of souvenir phonecards has been produced for visitors from eight countries: USA, JAPAN, AUSTRALIA, CANADA, SOUTH AFRICA, GERMANY, FRANCE and ITALY - and there are currently phonecards available in five different languages - ENGLISH, JAPANESE, GERMAN, FRENCH and ITALIAN, with clear activation instructions printed on the reverse of each card.

Activation

These cards will not operate as phonecards until they have been activated. Activation is achieved by paying the full amount specified on the reverse of the card; this payment can be made either when the card is purchased, or by the user telephoning* a special activation telephone number listed on the reverse of the card, and quoting valid credit card details. Activation also requires the private Account Number on the phonecard to be quoted. (* This service should be available by January 1996)

Account Number

Each card has a private and confidential Account Number printed on the reverse. When the card is new, this is initially protected by a scratch panel. Careful scratching with a finger nail will reveal the number - a sharp instrument should not be used. Every Account Number begins with a * and is unique to each card; it should not be revealed to anyone after activation has taken place. For security purposes, the user will be asked to enter the Account Number each time he or she dials the Access Number to the telephone service.

Service Access Number

The Access Number is the telephone number that has to be dialled to access the phone service, and is printed immediately under the the Account Number on the reverse of the card. If this number is a Freephone Number (0800, 0500 etc.) there will be no local access charge to the service. Any other number will incur a local access charge but this will be small (less than 6p per minute) in comparison to the large savings made on international telephone calls, which are currently the cheapest call rates of any UK visitor phonecard service.

Cheapest Call Rates - FREE Call minutes - Cheaper than BT, AT&T, Sprint, MCI Calling Cards

Phonecard Services Ltd is committed to bringing lower and lower phonecall prices to users of its service. The service will continually improve. Each Souvenir Phonecard offers the lowest cost international calls by a phonecard service from the UK to any other country worldwide, but has a specially low rate to the country featured on the reverse of the card, and identified by the national flag shown in the panel - see below.

£ 10		USA 33
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In the above example, the user would be entitled to make 33 minutes of calls to the USA for £10 i.e. a rate of only 33p per minute. There are also £20 and £50 card values which, by further discounting the call costs, entitle the purchaser to FREE extra call minutes - see the phonecards for details. Elsewhere in this user guide is an example of the reverse of a Souvenir Phonecard.

How to Use the Service

Once the card has been activated as described, the user should telephone the Access Number given, using only a "Touch-Tone" telephone - a telephone which uses a tone rather than a pulse to transmit signals down a telephone line. (Most UK telephones are Touch-Tone, but some phoneboxes or callboxes in the UK are not Touch Tone. The card should not be inserted into a phonebox.) When the service answers, the user should enter his/her Account Number, and on acceptance, will then hear a menu spoken in the appropriate language. The menu will prompt the user to select different options by using the keypad on the telephone, e.g. "Press 1 to make an International Call" and low cost international calls can then be made immediately, using the full international dialling code. Follow-on calls can be made by pressing the # on the telephone keypad at the end of each call, and once credit has been used up, it is possible to top up the credit by reactivating the card.

Topping up*

To top-up the card, the user goes through the same direct activation process as described above, telephoning the number printed the bottom of the reverse of each phonecard but he/she may choose the exact amount of additional credit required which can be any amount up to £99. By limiting the amount of credit, the amount subject to the possibility of loss by fraud is reduced. For information about the Souvenir Phonecards, and Account and other enquiries, the user should telephone customer services. (* This service should be available by January 1996)

Customer Services

Our Customer Service is available to help all users holding valid account numbers with any queries or problems they may have. The telephone number is the same as for Topping-up and Activation referred to above, and will connect to an Operator during normal hours 9.30am to 5 pm.

Free Information Service for UK Visitors and Tourists

From 1st January 1996, a special information service will link users direct to:-

Mobile Phone Hire, Box Office and Ticket Agency, Car Hire, Taxi Service, Travel and Tour Agency, Hotel Information, Language School, Tax and Duty Free Shop etc.

All this useful information can be obtained by selecting the option on the menu provided after the Account Number.

CLAIMS

- 1) A special method of operation for the remote activation of remote memory phonecards incorporating a unique and randomly generated 10 digit account number protected by a scratch-off panel **in conjunction with a special telephone number which connects remotely to a bespoke on-line validation computer software programme. This software enables the seller or user of the phonecard to put value on that phonecard and therefore activate and top-up the phonecard credit or value at any time for calling purposes by providing details of the account number, the value, and suitable credit details for the appropriate credit to be transferred to the card service provider.**
- 2) A special method of operation for the remote activation of phonecards as claimed in Claim 1) where the phonecard **has printed on one side or another any randomly generated account number consisting of a sufficient number of digits suitably protected by a scratch-off panel or other method, together with a telephone number which connects the caller to a suitable validation programme which will allow registration of the account number together with automatic on-line payment so that the phonecard can pass from a non-active state to an active state.**
- 3) A special method of operation for the remote activation of phonecards as claimed in Claim 1) where the phonecard **has printed on one side or another any randomly generated account number suitably protected by a scratch-off panel or other method, together with a telephone number which connects the caller to a suitable validation programme which will allow registration of the account number so that the phonecard can pass from a non-active state to an active state.**
- 4) A special method of operation for the remote activation of phonecards substantially as described herein with reference to **Figures 1 and 2 and Documents 3 and 4.**

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